## **Introduced by Senator Romero**

January 29, 2004

An act to repeal amend Section 10369.12 of the Insurance Code, relating to health insurance.

## LEGISLATIVE COUNSEL'S DIGEST

SB 1157, as amended, Romero. Health Disability insurance: intoxication.

Existing law generally authorizes insurers to include certain provisions in their health disability insurance policies. Under existing law, a health disability insurance policy may contain a provision indicating that the insurer is not liable for any loss caused by the insured being intoxicated or under the influence of any controlled substance unless administered on the advice of a physician.

This bill would repeal the provision of law allowing *exempt* a health insurance policy to contain *from* the above policy provision.

Vote: majority. Appropriation: no. Fiscal committee: no. State-mandated local program: no.

*The people of the State of California do enact as follows:* 

- 1 SECTION 1. Section 10369.12 of the Insurance Code is
- 2 repealed.
- 3 SECTION 1. Section 10369.12 of the Insurance Code is
- 4 amended to read:
- 5 10369.12. (a) A disability policy may contain a provision in
- 6 the form set forth herein.

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Intoxicants and controlled substances: The insurer shall not be liable for any loss sustained or contracted in consequence of the insured's being intoxicated or under the influence of any controlled substance unless administered on the advice of a physician.

6 (b) Subdivision (a) does not apply to a policy of health insurance, as defined in subdivision (b) of Section 106.